

Claims 1-38 are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter. Claims 1-38 are further rejected under 35 USC 103(a) as being unpatentable over D'Agostino (U.S. Patent No. 5,606,496A). Claims 39-57 are rejected under 35 U.S.C. 103(a) as being unpatentable over Papierniak et al (U.S. Patent No. 6,151,601A). New claims 58-75 more clearly distinguish the claimed invention from the applied references and overcome the rejections applied to original claims 1-57.

D'Agostino fails to show the invention as claimed. In particular, D'Agostino fails to show at least the steps of (a) receiving client data from the client comprising at least one client goal and a client portfolio; (b) assessing the client portfolio based at least in part on the client goal; (c) assigning a plurality of services to a plurality of service provider groups, further comprising the steps of: (i) determining whether each service is needed by the client on a frequent basis; (ii) determining whether a level of value to the client is above a predetermined level; and (iii) categorizing the plurality of services into a core service provider group, an affiliated service provider group and a non-affiliated service provider group, wherein the step of categorizing is based at least in part on the steps of determining; and (d) providing services in a hierarchical manner from the core service provider group, the affiliated service provider group and the non-affiliated service provider group in response to the received client data.

Papierniak et al fail to show the invention as claimed. In particular, Papierniak et al fails to show at least a depository for receiving client data from the client comprising at least one client goal and a client portfolio; a server for assessing the client portfolio based at least in part on the client goal and assigning a plurality of services to a plurality of service provider groups, wherein whether each service is needed by the client on a frequent basis is determined or whether a level of value to the client is above a predetermined level is determined; wherein the

plurality of services are categorized into a core service provider group, an affiliated service provider group and a non-affiliated service provider group based at least in part on the steps of determining; and a display for providing services in a hierarchical manner from the core service provider group, the affiliated service provider group and the non-affiliated service provider group in response to the received client data.

None of the reference cited anticipate nor make obvious the invention as presently claimed.

**CONCLUSION**

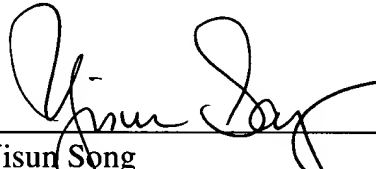
In view of the forgoing, Applicant asserts that the above-referenced application is in condition for allowance. Should any outstanding issues remain, the Examiner is invited to telephone the undersigned at 202-955-1966.

It is believed that no fees are due in connection with filing this response. However, in the event it is determined that fees are due, the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Dated: Oct. 11, 2002